

## Old Age, Disability, Death

---

Special system for public employees only.

**Exchange rate:** U.S.\$1.00 equals 43.8 kwacha.

## Sickness and Maternity

---

Some medical services available free to population in government health centers and hospitals.

## Work Injury

---

First law: 1944.

Current law: 1990.

Type of program: Employer liability/compulsory insurance with private carrier.

### Coverage

Employed persons. Exclusions: Casual workers, family labor, and members of armed forces.

### Source of Funds

**Insured person:** None.

**Employer:** Whole cost, through direct provision of benefits or insurance premiums.

**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** Percentage of earnings based on schedule. Minimum: 26 times minimum monthly wage.

Payable after 3-day waiting period until recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability benefit:** Lump sum of 54 months' earnings, if totally disabled; minimum, 54 times minimum monthly wage.

Partial disability: Lump sum proportionate to degree of disability, according to schedule in law.

### Survivor Benefits

**Survivor benefit:** Lump sum of 42 months' earnings, less any disability benefit paid to deceased, payable to dependents; minimum, 42 times minimum monthly wage. Reduced amounts paid if survivors only partially dependent on deceased.

Funeral grant (if no surviving dependent): Cost of burial paid by employer.

### Administrative Organization

Ministry of Labor and Vocational Training, enforcement of law.

Employers may insure liability with private insurance companies.